

## **806 KAR 9:001. Prelicensing courses of study; instructors.**

RELATES TO: KRS 304.4-010, 304.9-105, 304.9-230

STATUTORY AUTHORITY: KRS 304.2-110, 304.9-105, 304.9-230

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 authorizes the Commissioner of Insurance to promulgate administrative regulations necessary for or as an aid to the effectuation of any provisions of the Kentucky Insurance Code as defined in KRS 304.1-010. KRS 304.9-105 requires the commissioner to promulgate administrative regulations to mandate a prelicensing course of study for all agents except for a variable life and variable annuities line of authority and limited lines of authority. KRS 304.9-230 requires the commissioner to promulgate administrative regulations regarding a prelicensing course of study for limited lines of authority. This administrative regulation establishes the guidelines for instructors and for courses of instruction to be completed by each individual applying for an agent license in the Commonwealth of Kentucky.

Section 1. Definitions. (1) "Commissioner" is defined by KRS 304.1-050(1).

(2) "Department" is defined by KRS 304.1-050(2).

Section 2. (1) Except for individuals applying for a limited line of authority as identified in KRS 304.9-230, or a rental vehicle managing employee license, all agent applicants shall complete a course of classroom or self-instruction study, approved in accordance with subsection (3) of this section, which shall include a minimum of forty (40) hours for life and health insurance, forty (40) hours for property and casualty insurance, or twenty (20) hours for each line of authority, as applicable, for which the agent is applying.

(2) (a) A prelicensing course of study shall be approved by the commissioner or the commissioner's designee, in accordance with paragraph (c) of this subsection, prior to authorized use and shall be renewed biennially.

(b) An outline of the content of each prelicensing course of study, together with the name and qualifications of the instructors, shall be submitted in writing to the department. Submission of the prelicensing course of study shall be made on Form CE/PL-100, incorporated by reference in 806 KAR 9:340, or electronically through the department's Web site, <http://insurance.ky.gov>. Submission of the qualifications of the instructors shall be made on Form CE/PL-200, incorporated by reference in 806 KAR 9:340, or electronically through the department's Web site, <http://insurance.ky.gov>.

(c) In approving a prelicensing course of study, the commissioner or the commissioner's designee shall consider whether the course of study covers the subject matter included in the department's current study outlines or their equivalent.

(3) An applicant for a limited line of authority as identified in KRS 304.9-230 shall not be required to complete any prelicensing course of study for this line of authority.

Section 3. Prelicensing courses of study and instructors filed with the commissioner shall be accompanied by the fees as set forth in 806 KAR 4:010.

Section 4. A prelicensing course of study is valid for one (1) year from the date of completion.

Section 5. The prelicensing provider shall submit proof of completion of a course of study on Form CPL-01, as prescribed in 806 KAR 9:340, or electronically through the department's Web site, <http://insurance.ky.gov>, for each applicant. (4 Ky.R. 633; eff. 8-2-78; Am. 27 Ky.R. 1591; 2153; eff. 2-15-2001; 32 Ky.R. 312; 879; eff. 12-2-05; 37 Ky.R. 971; 11-5-2010.)